# How Well Do Commercial Managed Care Plans Perform? Use this information to assess the quality of health care and health services of your managed care options.

Plan	Quality of Care				Reminders	Access to Care				Member Satisfaction						Plan			
	Childhood Adolescent Immunizations Immunizations	Breast Cancer Screening	Beta Blocker After Heart Attack	Anti-depression Medication Follow-up	Diabetic Retinal Eye Exam	Mammogram (M ) Pap Test (P ) Immunizations (I ) Diabetic Testing (D )	OB/GYN without Referral	No Prior Plan Authorization for Specialist	Birth Control Pill Coverage	Pre/Post Surgery Information	Getting Needed Care	Getting Care Quickly	How Well Doctors Communicate	Courteous & Helpful Office Staff	Customer Service	Claims Processing	Overall Rating of Care Received	Overall Rating of Health Plan	
Aetna US Healthcare	N/A N/A	N/A	N/A	N/A	•	MPID	all	all	some	none	0	lacktriangle	lacktriangle	lacktriangle	lacktriangle	0	lacktriangle	lacktriangle	Aetna US Healthcare
Blue-Advantage	0 0	lacktriangle	lacktriangle	0	0	MPID	all	none	some	all	0	0	0	0	0	lacktriangle	0	0	Blue-Advantage
Blue-Care	0 0	•	lacktriangle	•	0	MPID	all	all	some	all	•	•	•	lacktriangle	0	lacktriangle	•	lacktriangle	Blue-Care
BlueChoice	$\bullet$		lacktriangle	lacksquare		MPID	all	none	all	none	lacktriangle			lacktriangle	0	lacktriangle		lacktriangle	BlueChoice
CIGNA HealthCare of KS/MO	• 0	•	lacktriangle	•	•	MPID	all	none	some	none	0	•	•	•	•	•	•	0	CIGNA HealthCare of KS/MO
CIGNA HealthCare of St. L	• 0	lacktriangle		lacktriangle		MPID	all	none	some	none	lacktriangle	•	lacksquare	lacktriangle	lacksquare		lacksquare	lacksquare	CIGNA HealthCare of St. L
Community Health Plan	• 0	0	lacktriangle	lacktriangle	0	none	all	some	all	none	•	•	lacktriangle	lacktriangle	•	lacktriangle	lacktriangle	lacktriangle	Community Health Plan
Coventry Health Care of KS	$\bullet$	lacktriangle	N/A			MPID	all	some	all	none	lacktriangle	•	lacksquare	lacksquare	lacksquare	lacktriangle	0	lacktriangle	Coventry Health Care of KS
Cox-Freeman Health Plans	0 0	lacktriangle	N/A	•	•	none	all	all	all	none	•		lacktriangle	lacktriangle	0	lacktriangle	•	lacktriangle	Cox-Freeman Health Plans
FirstGuard Health Plan	N/A N/A	N/A	N/A	N/A	lacksquare	ΜI	some	some	all	none	lacktriangle		lacktriangle	lacktriangle		0	lacktriangle	lacktriangle	FirstGuard Health Plan
Group Health Plan	• 0	lacktriangle	lacktriangle	•	0	MPID	none	some	some	all	•		•	lacktriangle	lacktriangle	lacktriangle	•	lacktriangle	Group Health Plan
Health Net Blue POS	NR NR	lacktriangle	N/A	0		MPID	all	none	all	none	•	•	lacktriangle	lacktriangle	lacktriangle	•	lacktriangle	•	Health Net Blue POS
Health Partners of the Midwest	$\bullet$	•	lacktriangle	NR	•	MPI	some	some	some	none	•	•	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	Health Partners of the Midwest
HealthLink	N/A O	0	lacktriangle	NR	0	none	all	some	all	none	lacktriangle	•	lacktriangle	lacktriangle	lacktriangle	•	lacktriangle	lacktriangle	HealthLink
HealthNet	• 0	lacktriangle	N/A	•	lacktriangle	none	none	some	all	none	•	•	lacktriangle	lacktriangle	lacktriangle	0	lacktriangle	•	HealthNet
Humana Health Plan	0 0	0	N/A	N/A	0	MPID	all	all	some	all	lacktriangle	•	lacktriangle	lacksquare	lacktriangle	lacktriangle	lacksquare	lacktriangle	Humana Health Plan
Humana Kansas City	• 0	lacktriangle	lacktriangle	N/A	•	MPID	all	all	some	all	lacktriangle	•	•	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	Humana Kansas City
Kaiser Permanente		lacktriangle	lacktriangle	lacktriangle		MPID	all	some	all	all	lacktriangle	•	0	lacktriangle		lacktriangle	0	lacktriangle	Kaiser Permanente
Mercy Health Plans of Missouri	0 0	lacktriangle	lacktriangle	•	lacktriangle	MPID	none	none	some	all	lacktriangle	•	lacktriangle	lacktriangle	lacktriangle	lacktriangle	•	lacktriangle	Mercy Health Plans of Missouri
Premier Health Plans	0 0	lacktriangle	lacksquare			none	none	none	some	none		•	lacktriangle	lacksquare					Premier Health Plans
Prudential Health Care Plan - KC	• 0	lacktriangle	lacktriangle	lacktriangle	lacktriangle	MPID	all	all	some	none	0	•	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	Prudential Health Care Plan - KC
Prudential Health Care Plan - St. L	$\bullet$	lacktriangle	lacksquare	lacktriangle	lacksquare	MPID	all	all	some	none	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacksquare	lacktriangle	lacksquare	lacksquare	Prudential Health Care Plan - St. L
UnitedHealthcare (Kansas City)	0 0	lacktriangle	lacktriangle	lacktriangle	lacktriangle	MPI	some	some	some	all		lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	lacktriangle	UnitedHealthcare (Kansas City)
UnitedHealthcare (MO except KC)	0 0	lacktriangle	lacktriangle		lacksquare	MPID	some	some	some	all	•	lacktriangle	lacktriangle	lacktriangle	lacktriangle	•			UnitedHealthcare (MO except KC)
Statewide Averages	50% 15%	72%	78%	18%	41%						75%	80%	90%	91%	63%	80%	71%	57%	Statewide Averages
The percentages for all quality of	% of 2 year olds or 13 year	% of women	% of members	% of adult members	% of diabetics	Reminder calls or	Did all, some	or none of the	Did all, some	or none of the	No problem g	etting good	Doctors and nu	ırses listen and	No problem	n with written	Generally, very	satisfied with	A sample of the members of each
care measures were calculated by	olds who received all their	(52-69) having	(35 or older)	on medication for a	having a	letters were provided	plan's produc	cts allow access to:	plan's produc	cts:	doctors and nu	rses, referrals	explain thing	s clearly; they	materials, pl	lan paperwork,	health care rec	eived or with	health plan were sent a survey by
each plan and most were then scored against the statewide	age appropriate shots	mammograms	surviving a	new episode of	retinal eye	to plan members as	•	Ns other than the		rth control pill	and necessary o		spend enough	· · · · · · · · · · · · · · · · · · ·	•	essing or help	my health p		an independent vendor and asked to report on satisfaction with their
average of all managed care plans.	except for chicken pox.	during the past	heart attack	depression and	exam in the	•		er year visit	· · · · · · · · · · · · · · · · · · ·	e as a benefit to	getting advice, r	· · · · · · · · · · · · · · · · · · ·		ffice staff at	·	omer service.	my neutri pi	idii ovcidii.	health plan's performance in the
For immunization measures,	except for chicken pox.	•	and prescribed	having at least 3		indicated above		•	_						Hom custo	Jiliei Sei vice.			areas described. The percentage of
performance standards were used,		two years.	•		past year.	for the listed services.		it a referral?	it's mem		quick treatment	<b>*</b>	doctor's office						satisfied members for each measure
instead. High indicates 70% or			a beta blocker.	follow-up visits.				work specialists		te pre- and post-	or inj	ury.	respect and	are helpful.					was calculated for every plan and
more of members received	TI						(non-0	B/GYNs) without	surgery	information							Members usual	/ I	scored against the statewide average
immunizations; less than 50%	The state target for childhood	Women should					prior au	uthorization?	to mem	bers?					_	e also integrates	health care re		of all managed care plans.
means improvement is needed.	immunization is 85%. Health	consult their doctor to	Beta blocker		Early detection									care providers	-	delivery of health	providers from serv		
	plans can improve rates by	set a schedule for	medications, which		and treatment can						Managed care mo	eans health plans	listen and talk t	hings over with	care. By providir	ng more effective	health plans. How		
<b>Quality of Care Levels</b>	educating parents on the	breast cancer	reduce blood	Americans are affected		Reminder calls or	Mammogram :	Screening Rates	Diabetic Eye Exam R	lates	and physicians wor	rk with the patient	patients it is ea	sier to correctly	service and info	ormation, health	quality health care	e is a partnership	<b>Member Satisfaction Levels</b>
High	benefits of immunization and	screening based on	pressure and how	by depression. Many	problems and	letters often	for Plans that:	1	for Plans that:		to avoid unneccessa	ary treatment and	diagnose and	treat patients'	plans can alle	eviate needless	between the pl	lans and their	
	by implementing reminder	family history and	hard the heart	anti-depression	the preventable	result in greater	Provide Reminde		Provide Reminders		costs. When your	doctor believes a	health needs. Co	onsiderate clinic	worry and frust	tration after your	network of provid	lers. Health plan	● — High
🔵 — Average	systems for doctors and parents.	other risk factors. Full	must work, are one	medicines can now	blindness associ-	use of services for	<b>**</b> **	73%	<b>****</b>	44%	treatment is need		personnel also			sit. Difficulties in	satisfaction include		● — Average
<ul><li>— Needs Improvement</li></ul>	Partnerships with local school	screening includes a	way of preventing	control new episodes.	ated with diabetes.	prevention and					your condition, you	-	scheduling tim	• •		ur claims may be	as well as non-me	•	<ul> <li>— Needs Improvement</li> </ul>
N/A — Numbers too small to report	systems can also increase	clinical breast exam	subsequent			early detection	****	67%	<b>්ර්ර්ර්ර්</b> 34%		obtain health pla		and by helping	•		f administrative	as clinic/hospital		N/A — Numbers too small to report
NR — Not reported by plan	adolescent immunizations.	and a mammogram.	heart attacks.	Learn more about diab		of disease.	No Reminders		No Reminders		referrals witho	• •	patient discom	· ·		ithin the plan.	of operation and c	•	•
The Horizon by plan	and the state of t	and a manningfulli		www.nearm.state.mo.us/Pub	oncations/incweicome.num	,					referrals with	at problems.	patient disconn	io. cor anxiety.	Propietits Wi	are plant	or operation and c	ascomer service.	NR — Not reported by plan

# What Do Managed Care Plans Look Like?

Use this information to assess plan financial stability

<u> </u>				
Plan Name	Statewide Market Share 1999	National Accreditation for 1999	Administrative Expense Rating <sup>†</sup> 1997-1998	Complaint Index Rating <sup>†</sup> 1997-1999
Aetna US Healthcare	0.4%	none	•	0
Blue-Advantage	2.9%	NCQA & URAC	•	lacktriangle
Blue-Care	2.1%	NCQA & URAC		lacktriangle
BlueChoice/Health Net Blue POS	8.9%	NCQA & URAC	lacktriangle	0
CIGNA HealthCare of KS/MO	0.4%	none	0	0
CIGNA HealthCare of St. L	0.4%	NCQA	0	0
Community Health Plan	2.5%	none		0
Coventry Health Plan of KS	2.6%	NCQA	•	0
Cox-Freeman Health Plans	1.4%	none	lacktriangle	0
FirstGuard Health Plan	0.3%	none	lacktriangle	
Group Health Plan	10.6%	none	•	0
Health Partners of the Midwest	5.4%	none	lacktriangle	lacktriangle
HealthLink	2.2%	URAC		0
HealthNet	2.5%	none	lacktriangle	lacktriangle
Humana Health Plan	2.6%	none		0
Humana Kansas City	2.3%	NCQA		lacktriangle
Kaiser Permanente	3.2%	NCQA		
Mercy/Premier Health Plans of MO	8.8%	none		lacktriangle
Prudential Health Care Plan-KS/St.L	6.2%	NCQA		0
United Health Care (all MO)	32.9%	URAC & JCAHO	lacktriangle	lacktriangle
<sup>†</sup> This is a company-wide measure.		●Hig	h Average	OLow

This shows the percentage of the State's managed care plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCQA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of **Healthcare Organizations** (JCAHO).

This measure, which indicates efficiency, is the percentage of total income used for administrative overhead. Plans with administrative expenses less than 16% are shown as high performance, those at 26% or more are rated as low performers.

The complaint index looks at the number of consumer complaints the Department of Insurance received in the past three years relative to the amount of business that a company wrote in Missouri and compares this to the industry average. Plans at less than 50% of industry average are shown as high performance; more than 100% of industry average is considered low performance.

# Choosing a **Managed Care** Health Plan

Choosing a managed care plan can be complex and difficult. This 2000 Consumer's Guide helps you compare the quality of health care and member satisfaction among the commercial managed care plans in Missouri.

Use this guide along with any coverage information your employer provides to help select the right plan for you or your family.

# Follow these steps to assist you in choosing a health plan:

- Use the comparison indicators in this brochure only in combination. No one indicator is a sole direct measure of a health plan's performance.
- ◆ Talk to your doctor, family and friends about their experiences with managed care.
- ♦ Visit the Department of Health Managed Care Website to view our Consumer's Guide booklet for 24 pages of detailed managed care information.
- ◆ Come up with your own questions and call your plan choices for answers using the phone numbers provided.
- ◆ Draw on all information to evaluate your managed care options. Make the choice that best suits your need.

Visit the Department of Health Managed Care Website at:

www.health.state.mo.us/Publications/mcwelcome.html

# Member Services Telephone Numbers

Managed Care Plan	Customer Service	RN Hotline
Aetna US Healthcare	888-834-2751	800-556-1555
Blue-Advantage	816-395-3558	
Blue-Care	816-395-3558	
BlueChoice	314-923-7700	
CIGNA HealthCare of KS/MO†	800-832-3211	800-832-3211
CIGNA HealthCare of St. Louis†	800-541-7526	800-541-7526
Community Health Plan	800-990-9247	800-455-2476
Coventry HealthCare KS	800-969-3343	800-622-9528
Cox-Freeman Health Plans	800-205-7665	
FirstGuard Health Plan	888-828-5698	888-427-2286
Group Health Plan†	800-755-3901	800-580-9733
Health Net Blue POS	314-923-7700	
Health Partners of the Midwest	800-338-4123	800-741-1497
HealthLink	800-624-2356	
HealthNet	816-460-4655	813-671-8730
Humana Health Plan <sup>†</sup>	800-448-6262	800-622-9529
Humana Kansas City <sup>†</sup>	800-448-6262	800-622-9529
Kaiser Permanente <sup>†</sup>	800-726-5247	800-870-5711
Mercy Health Plans of MO	314-214-8196	800-811-1187
Premier Health Plans	800-836-0402	
Prudential Health Care Plans-KS/MO	800-441-5588	
Prudential Health Care Plans-St. Loui	is 800-298-7625	
UnitedHealthcare (Kansas City)†	888-436-2667	888-842-4224
UnitedHealthcare (MO except KC)†	800-627-0607	800-645-9688
† Not all products offer RN hotlines. Contact your pla	an to determine availability.	

For further information about this Consumer's Guide, contact: **Health Care Performance Monitoring** Bureau, Missouri Dept. of Health P.O. Box 570, Jefferson City, MO 65102-0570 (573) 526-2812



The Missouri Department of Health has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 1999. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation, Missouri Department of Health, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 526-2812. A companion technical report, containing the data and statistical formulas used, is also available for \$10.

The Missouri Department of Health is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.

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## Websites

The following websites may be useful: Missouri Department of Health: www.health.state.mo.us National Committee for Quality Assurance/NCQA: www.ncqa.org American Accreditation Healthcare Commission/URAC: www.urac.org Joint Commission on Accreditation of Healthcare Organizations/JCAHO: www.jcaho.org American Medical Association: www.ama-assn.org American Osteopathic Assosiation: www.aoa-net.org Agency for Healthcare Research & Quality: www.ahrq.gov

Managed Care Central: www.familiesusa.org/managedcare American Association of Health Plans: www.aahp.org

Health and Human Services-U.S.Government: www.healthfinder.gov

National Health Information Center nhic-nt.health.org

#### **Need More Information?**

The Show me...Consumers Guide: Commercial Managed Care Plans 2000 is a 24 page booklet that can be viewed or printed from the Department of Health website at: www.health.state.mo.us/Publications/mcwelcome.html

### **Concerns or Complaints?**

Call your managed care plan if you have concerns on your treatment or feel vou have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision call the Consumer Hotline of the Missouri Department of Insurance at: 1-800-726-7390



2000 Consumer's Guide Commercial Managed Care in Missouri

